

VI. ABSTRACT

In the computer method variant of the invention, a computer system is programmed for adjusting participation in a pool, the method including the steps of: forming
5 a pool to handle a monetary obligation over a period of time; storing, in a computer rules, for participation in the pool over the period of time; and using the computer to carry out the step of adjusting the participation periodically within the period of time and in accordance with the rules. In the method, the step of adjusting the participation can include changing membership in the pool, changing responsibility for the obligation respectively for a member
10 of the pool, or both.